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Docket No.: 1:20-cv-00209(FB(RML)

Counsel for Defendants
YAKOV ZILBERMAN, D.C.
YAN Z. CHIROPRACTIC, P.C.
MAZ CHIROPRACTIC, P.C.
SANFORD CHIROPRACTIC, P.C.
DOS MANOS CHIROPRACTIC, P.C.

**FIRST AMENDED ANSWER OF
DEFENDANTS YAKOV ZILBERMAN,
D.C., YAN Z. CHIROPRACTIC, P.C.,
MAZ CHIROPRACTIC, P.C.,
SANFORD CHIROPRACTIC, P.C., and
DOS MANOS CHIROPRACTIC, P.C
TO AMENDED COMPLAINT AND
CROSS CLAIM AGAINST YAKOV
KRUGLYAK**

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

GOVERNMENT EMPLOYEES INSURANCE
COMPANY, GEICO INDEMNITY COMPANY,
GEICO GENERAL INSURANCE COMPANY,
And GEICO CASUALTY COMPANY,

Plaintiffs,

-against-

YAKOV ZILBERMAN, D.C.
YAN Z. CHIROPRACTIC, P.C.
MAZ CHIROPRACTIC, P.C.
SANFORD CHIROPRACTIC, P.C.
DOS MANOS CHIROPRACTIC, P.C.
and YAKOV KRUGLYAK

Defendants.

Now comes the Defendants **YAKOV ZILBERMAN, D.C., YAN Z. CHIROPRACTIC, P.C.,
MAZ CHIROPRACTIC, P.C., SANFORD CHIROPRACTIC, P.C., and DOS MANOS
CHIROPRACTIC, P.C** ("Answering Defendants") and interpose the following pleading as and

for their Amended Answer and Cross Claim to Plaintiffs' Amended Complaint in this matter.

1. The Answering Defendants denies the allegations contained in paragraph 1 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
2. The Answering Defendants denies the allegations contained in paragraph 2 of the Amended Complaint.
3. The Answering Defendants denies the allegations contained in paragraph 3 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
4. The Answering Defendants denies the allegations contained in paragraph 4 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
5. The Answering Defendants denies the allegations contained in paragraph 5 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
6. The Answering Defendants denies the allegations contained in paragraph 6 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.

7. The Answering Defendants:
 - i. denies the allegations contained in paragraph 7(i) of the Amended Complaint except admit that the PC Defendants are New York professional corporations.
 - ii. denies the allegations contained in paragraph 7(ii) of the Amended Complaint except admit that Yakov Zilberman is a chiropractor licensed to practice chiropractic in New York.
 - iii. information sufficient to form a belief as to the allegations contained in paragraph 7(iii) of the Amended Complaint.
8. The Answering Defendants denies the allegations contained in paragraph 8 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
9. The Answering Defendants denies the allegations contained in paragraph 9 of the Amended Complaint.
10. The Answering Defendants denies the allegations contained in paragraph 10 of the Amended Complaint.
11. The Answering Defendants denies the allegations contained in paragraph 11 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
12. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 12 of the Amended Complaint.

13. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 13 of the Amended Complaint.
14. The Answering Defendants denies the allegations contained in paragraph 14 of the Amended Complaint except admit that Zilberman resides in and is a citizen of New York and is licensed to practice chiropractic in New York.
15. The Answering Defendants denies the allegations contained in paragraph 15 of the Amended Complaint except admit that Yan Z is a New York professional corporation with its principal place of business in New York.
16. The Answering Defendants denies the allegations contained in paragraph 16 of the Amended Complaint except admit that Maz is a New York professional corporation with its principal place of business in New York.
17. The Answering Defendants denies the allegations contained in paragraph 17 of the Amended Complaint except admit that Sanford is a New York professional corporation with its principal place of business in New York.
18. The Answering Defendants denies the allegations contained in paragraph 18 of the Amended Complaint except admit that Dos Manos is a New York professional corporation with its principal place of business in New York.
19. The Answering Defendants denies the allegations contained in paragraph 19 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
20. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 20 of the Amended Complaint.

21. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 21 of the Amended Complaint.
22. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 22 of the Amended Complaint.
23. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 23 of the Amended Complaint.
24. Denies the allegations contained in paragraph 24 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
25. Denies the allegations contained in paragraph 25 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
26. Denies the allegations contained in paragraph 26 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
27. Denies the allegations contained in paragraph 27 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
28. Denies the allegations contained in paragraph 28 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
29. Deny the allegations contained in paragraph 29 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
30. Deny the allegations contained in paragraph 30 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
31. Deny the allegations contained in paragraph 31 of the Amended Complaint as legal conclusions to which no responsive pleading is required.

32. Deny the allegations contained in paragraph 32 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
33. Deny the allegations contained in paragraph 33 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
34. Deny the allegations contained in paragraph 34 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
35. Deny the allegations contained in paragraph 35 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
36. Deny the allegations contained in paragraph 36 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
37. Deny the allegations contained in paragraph 37 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
38. Deny the allegations contained in paragraph 38 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
39. Deny the allegations contained in paragraph 39 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
40. The Answering Defendants denies the allegations contained in paragraph 40 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
41. The Answering Defendants denies the allegations contained in paragraph 41 of the Amended Complaint.

42. The Answering Defendants denies the allegations contained in paragraph 42 of the Amended Complaint.
43. The Answering Defendants denies the allegations contained in paragraph 43 of the Amended Complaint.
44. The Answering Defendants denies the allegations contained in paragraph 44 of the Amended Complaint.
45. The Answering Defendants denies the allegations contained in paragraph 45 of the Amended Complaint.
46. The Answering Defendants denies the allegations contained in paragraph 46 of the Amended Complaint.
47. The Answering Defendants denies the allegations contained in paragraph 47 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
48. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 48 of the Amended Complaint.
49. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 49 of the Amended Complaint.
50. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 50 of the Amended Complaint.
51. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 51 of the Amended Complaint.

52. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 52 of the Amended Complaint.
53. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 53 of the Amended Complaint.
54. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 54 of the Amended Complaint.
55. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 55 of the Amended Complaint.
56. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 56 of the Amended Complaint.
57. The Answering Defendants denies the allegations contained in paragraph 57 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
58. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 58 of the Amended Complaint.
59. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 59 of the Amended Complaint.
60. The Answering Defendants denies the allegations contained in paragraph 60 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.

61. The Answering Defendants denies the allegations contained in paragraph 61 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
62. The Answering Defendants denies the allegations contained in paragraph 62 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
63. The Answering Defendants denies the allegations contained in paragraph 63 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
64. The Answering Defendants denies the allegations contained in paragraph 64 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
65. The Answering Defendants denies the allegations contained in paragraph 65 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
66. The Answering Defendants denies the allegations contained in paragraph 66 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the

Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.

67. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 67 of the Amended Complaint.
68. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 68 of the Amended Complaint.
69. The Answering Defendants denies the allegations contained in paragraph 69 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
70. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 70 of the Amended Complaint.
71. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 71 of the Amended Complaint.
72. The Answering Defendants denies the allegations contained in paragraph 72 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
73. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 73 of the Amended Complaint.
74. The Answering Defendants denies the allegations contained in paragraph 74 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the

Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.

75. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 75 of the Amended Complaint.
76. The Answering Defendants denies the allegations contained in paragraph 76 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
77. The Answering Defendants denies the allegations contained in paragraph 77 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
78. The Answering Defendants denies the allegations contained in paragraph 78 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
79. The Answering Defendants denies the allegations contained in paragraph 79 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
80. The Answering Defendants denies the allegations contained in paragraph 80 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the

Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.

81. The Answering Defendants deny the allegations contained in paragraph 81 of the Amended Complaint.
82. The Answering Defendants denies the allegations contained in paragraph 82 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
83. The Answering Defendants denies information sufficient to form a belief as to the allegations contained in paragraph 83 of the Amended Complaint.
84. The Answering Defendants denies the allegations contained in paragraph 84 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
85. The Answering Defendants deny the allegations contained in paragraph 85 of the Amended Complaint.
86. The Answering Defendants deny the allegations contained in paragraph 86 of the Amended Complaint.
87. The Answering Defendants denies the allegations contained in paragraph 87 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.

88. The Answering Defendants denies the allegations contained in paragraph 88 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
89. The Answering Defendants denies the allegations contained in paragraph 89 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
90. The Answering Defendants denies the allegations contained in paragraph 90 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
91. The Answering Defendants deny the allegations contained in paragraph 91 of the Amended Complaint.
92. The Answering Defendants deny the allegations contained in paragraph 92 of the Amended Complaint.
93. The Answering Defendants denies the allegations contained in paragraph 93 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
94. The Answering Defendants deny the allegations contained in paragraph 94 of the Amended Complaint.

95. The Answering Defendants deny the allegations contained in paragraph 95 of the Amended Complaint.
96. The Answering Defendants deny the allegations contained in paragraph 96 of the Amended Complaint.
97. The Answering Defendants deny the allegations contained in paragraph 97 of the Amended Complaint.
98. The Answering Defendants deny the allegations contained in paragraph 98 of the Amended Complaint.
99. Denies the allegations contained in paragraph 99 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
100. Denies the allegations contained in paragraph 100 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
101. The Answering Defendants deny the allegations contained in paragraph 101 of the Amended Complaint.
102. The Answering Defendants deny the allegations contained in paragraph 102 of the Amended Complaint.
103. The Answering Defendants deny the allegations contained in paragraph 103 of the Amended Complaint.
104. The Answering Defendants deny the allegations contained in paragraph 104 of the Amended Complaint.
105. The Answering Defendants deny the allegations contained in paragraph 105 of the Amended Complaint.

106. The Answering Defendants deny the allegations contained in paragraph 106 of the Amended Complaint.
107. The Answering Defendants deny the allegations contained in paragraph 107 of the Amended Complaint.
108. Denies the allegations contained in paragraph 108 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
109. The Answering Defendants deny the allegations contained in paragraph 109 of the Amended Complaint.
110. The Answering Defendants deny the allegations contained in paragraph 110 of the Amended Complaint.
111. The Answering Defendants deny the allegations contained in paragraph 111 of the Amended Complaint.
112. Denies the allegations contained in paragraph 112 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
113. The Answering Defendants deny the allegations contained in paragraph 113 of the Amended Complaint.
114. The Answering Defendants neither admits nor denies the allegations contained in paragraph 114 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
115. The Answering Defendants deny the allegations contained in paragraph 115 of the Amended Complaint.

116. The Answering Defendants deny the allegations contained in paragraph 116 of the Amended Complaint.
117. The Answering Defendants deny the allegations contained in paragraph 117 of the Amended Complaint.
118. The Answering Defendants deny the allegations contained in paragraph 118 of the Amended Complaint.
119. The Answering Defendants deny the allegations contained in paragraph 119 of the Amended Complaint.
120. The Answering Defendants deny the allegations contained in paragraph 120 of the Amended Complaint.
121. The Answering Defendants deny the allegations contained in paragraph 121 of the Amended Complaint.
122. The Answering Defendants neither admits nor denies the allegations contained in paragraph 122 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
123. The Answering Defendants neither admits nor denies the allegations contained in paragraph 123 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
124. The Answering Defendants neither admits nor denies the allegations contained in paragraph 124 of the Plaintiffs' Amended Complaint as the allegations

purport to expound and interpret medical, scientific and/or clinical information and guidelines.

125. The Answering Defendants neither admits nor denies the allegations contained in paragraph 125 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
126. The Answering Defendants neither admits nor denies the allegations contained in paragraph 126 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
127. The Answering Defendants neither admits nor denies the allegations contained in paragraph 127 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
128. The Answering Defendants neither admits nor denies the allegations contained in paragraph 128 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
129. The Answering Defendants neither admits nor denies the allegations contained in paragraph 129 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.

130. The Answering Defendants neither admits nor denies the allegations contained in paragraph 130 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
131. The Answering Defendants neither admits nor denies the allegations contained in paragraph 131 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
132. The Answering Defendants neither admits nor denies the allegations contained in paragraph 132 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
133. The Answering Defendants neither admits nor denies the allegations contained in paragraph 133 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
134. The Answering Defendants neither admits nor denies the allegations contained in paragraph 134 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
135. The Answering Defendants neither admits nor denies the allegations contained in paragraph 135 of the Plaintiffs' Amended Complaint as the allegations

purport to expound and interpret medical, scientific and/or clinical information and guidelines.

136. The Answering Defendants deny the allegations contained in paragraph 136 of the Amended Complaint.
137. The Answering Defendants deny the allegations contained in paragraph 137 of the Amended Complaint.
138. The Answering Defendants deny the allegations contained in paragraph 138 of the Amended Complaint.
139. The Answering Defendants deny the allegations contained in paragraph 139 of the Amended Complaint.
140. The Answering Defendants deny the allegations contained in paragraph 140 of the Amended Complaint.
141. The Answering Defendants deny the allegations contained in paragraph 141 of the Amended Complaint.
142. The Answering Defendants deny the allegations contained in paragraph 142 of the Amended Complaint.
143. The Answering Defendants deny the allegations contained in paragraph 143 of the Amended Complaint.
144. The Answering Defendants deny the allegations contained in paragraph 144 of the Amended Complaint.
145. The Answering Defendants deny the allegations contained in paragraph 145 of the Amended Complaint.

146. The Answering Defendants deny the allegations contained in paragraph 146 of the Amended Complaint.
147. The Answering Defendants deny the allegations contained in paragraph 147 of the Amended Complaint.
148. The Answering Defendants neither admits nor denies the allegations contained in paragraph 148 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
149. The Answering Defendants neither admits nor denies the allegations contained in paragraph 149 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
150. The Answering Defendants deny the allegations contained in paragraph 150 of the Amended Complaint.
151. The Answering Defendants neither admits nor denies the allegations contained in paragraph 151 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
152. The Answering Defendants neither admits nor denies the allegations contained in paragraph 152 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.

153. The Answering Defendants deny the allegations contained in paragraph 153 of the Amended Complaint.
154. The Answering Defendants deny the allegations contained in paragraph 154 of the Amended Complaint.
155. The Answering Defendants deny the allegations contained in paragraph 155 of the Amended Complaint.
156. The Answering Defendants deny the allegations contained in paragraph 156 of the Amended Complaint.
157. The Answering Defendants deny the allegations contained in paragraph 157 of the Amended Complaint.
158. The Answering Defendants deny the allegations contained in paragraph 158 of the Amended Complaint.
159. The Answering Defendants deny the allegations contained in paragraph 159 of the Amended Complaint.
160. The Answering Defendants deny the allegations contained in paragraph 160 of the Amended Complaint.
161. The Answering Defendants deny the allegations contained in paragraph 161 of the Amended Complaint.
162. The Answering Defendants neither admits nor denies the allegations contained in paragraph 162 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.

163. The Answering Defendants neither admits nor denies the allegations contained in paragraph 163 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
164. The Answering Defendants neither admits nor denies the allegations contained in paragraph 164 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
165. The Answering Defendants neither admits nor denies the allegations contained in paragraph 165 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
166. The Answering Defendants neither admits nor denies the allegations contained in paragraph 166 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
167. The Answering Defendants deny the allegations contained in paragraph 167 of the Amended Complaint.
168. The Answering Defendants deny the allegations contained in paragraph 168 of the Amended Complaint.
169. The Answering Defendants deny the allegations contained in paragraph 169 of the Amended Complaint.

170. The Answering Defendants deny the allegations contained in paragraph 170 of the Amended Complaint.
171. The Answering Defendants deny the allegations contained in paragraph 171 of the Amended Complaint.
172. The Answering Defendants deny the allegations contained in paragraph 172 of the Amended Complaint.
173. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 173 of the Amended Complaint.
174. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 174 of the Amended Complaint.
175. The Answering Defendants deny the allegations contained in paragraph 175 of the Amended Complaint.
176. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 176 of the Amended Complaint.
177. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 177 of the Amended Complaint.
178. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 178 of the Amended Complaint.
179. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 179 of the Amended Complaint.
180. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 180 of the Amended Complaint.

181. The Answering Defendants deny the allegations contained in paragraph 181 of the Amended Complaint.
182. The Answering Defendants deny the allegations contained in paragraph 182 of the Amended Complaint.
183. The Answering Defendants deny the allegations contained in paragraph 183 of the Amended Complaint.
184. The Answering Defendants deny the allegations contained in paragraph 184 of the Amended Complaint.
185. The Answering Defendants deny the allegations contained in paragraph 185 of the Amended Complaint.
186. The Answering Defendants neither admits nor denies the allegations contained in paragraph 186 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
187. The Answering Defendants neither admits nor denies the allegations contained in paragraph 187 of the Plaintiffs' Amended Complaint as the allegations purport to expound and interpret medical, scientific and/or clinical information and guidelines.
188. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 188 of the Amended Complaint.
189. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 189 of the Amended Complaint.

190. Denies the allegations contained in paragraph 190 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
191. The Answering Defendants deny the allegations contained in paragraph 191 of the Amended Complaint.
192. The Answering Defendants deny the allegations contained in paragraph 192 of the Amended Complaint.
193. The Answering Defendants deny the allegations contained in paragraph 193 of the Amended Complaint.
194. The Answering Defendants deny the allegations contained in paragraph 194 of the Amended Complaint.
195. The Answering Defendants deny the allegations contained in paragraph 195 of the Amended Complaint.
196. The Answering Defendants deny the allegations contained in paragraph 196 of the Amended Complaint.
197. The Answering Defendants deny the allegations contained in paragraph 197 of the Amended Complaint.
198. The Answering Defendants deny the allegations contained in paragraph 198 of the Amended Complaint.
199. The Answering Defendants deny the allegations contained in paragraph 199 of the Amended Complaint.
200. The Answering Defendants deny the allegations contained in paragraph 200 of the Amended Complaint.

201. Denies the allegations contained in paragraph 201 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
202. Denies the allegations contained in paragraph 202 of the Amended Complaint as legal conclusions to which no responsive pleading is required.
203. The Answering Defendants deny the allegations contained in paragraph 203 of the Amended Complaint.
204. The Answering Defendants deny the allegations contained in paragraph 204 of the Amended Complaint.
205. The Answering Defendants deny the allegations contained in paragraph 205 of the Amended Complaint.
206. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 206 of the Amended Complaint.
207. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 207 of the Amended Complaint.
208. The Answering Defendants deny the allegations contained in paragraph 208 of the Amended Complaint.
209. The Answering Defendants deny the allegations contained in paragraph 209 of the Amended Complaint.
210. The Answering Defendants deny the allegations contained in paragraph 210 of the Amended Complaint.
211. The Answering Defendants deny the allegations contained in paragraph 211 of the Amended Complaint.

212. The Answering Defendants deny the allegations contained in paragraph 212 of the Amended Complaint.
213. The Answering Defendants deny the allegations contained in paragraph 213 of the Amended Complaint.
214. The Answering Defendants deny the allegations contained in paragraph 214 of the Amended Complaint.
215. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 215 of the Amended Complaint.
216. The Answering Defendants deny the allegations contained in paragraph 216 of the Amended Complaint.
217. The Answering Defendants deny the allegations contained in paragraph 217 of the Amended Complaint.
218. The Answering Defendants deny the allegations contained in paragraph 218 of the Amended Complaint.
219. The Answering Defendants deny the allegations contained in paragraph 219 of the Amended Complaint.
220. The Answering Defendants deny the allegations contained in paragraph 220 of the Amended Complaint.
221. The Answering Defendants deny the allegations contained in paragraph 221 of the Amended Complaint.
222. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 222 of the Amended Complaint.

223. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 223 of the Amended Complaint.
224. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 224 of the Amended Complaint.
225. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 225 of the Amended Complaint.
226. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 226 of the Amended Complaint.
227. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
228. The Answering Defendants deny the allegations contained in paragraph 228 of the Amended Complaint.
229. The Answering Defendants deny the allegations contained in paragraph 229 of the Amended Complaint.
230. The Answering Defendants deny the allegations contained in paragraph 230 of the Amended Complaint.
231. The Answering Defendants deny the allegations contained in paragraph 231 of the Amended Complaint.
232. The Answering Defendants deny the allegations contained in paragraph 232 of the Amended Complaint.
233. The Answering Defendants deny the allegations contained in paragraph 233 of the Amended Complaint.

234. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
235. The Answering Defendants deny the allegations contained in paragraph 235 of the Amended Complaint.
236. The Answering Defendants deny the allegations contained in paragraph 236 of the Amended Complaint.
237. The Answering Defendants deny the allegations contained in paragraph 237 of the Amended Complaint.
238. The Answering Defendants deny the allegations contained in paragraph 238 of the Amended Complaint.
239. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 239 of the Amended Complaint.
240. The Answering Defendants deny the allegations contained in paragraph 240 of the Amended Complaint.
241. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
242. The Answering Defendants deny the allegations contained in paragraph 242 of the Amended Complaint.
243. The Answering Defendants denies the allegations contained in paragraph 243 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.

244. The Answering Defendants denies the allegations contained in paragraph 244 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
245. The Answering Defendants denies the allegations contained in paragraph 245 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
246. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 246 of the Amended Complaint.
247. The Answering Defendants deny the allegations contained in paragraph 247 of the Amended Complaint.
248. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
249. The Answering Defendants deny the allegations contained in paragraph 249 of the Amended Complaint.
250. The Answering Defendants deny the allegations contained in paragraph 250 of the Amended Complaint.
251. The Answering Defendants deny the allegations contained in paragraph 251 of the Amended Complaint.
252. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 252 of the Amended Complaint.

253. The Answering Defendants deny the allegations contained in paragraph 253 of the Amended Complaint.
254. The Answering Defendants deny the allegations contained in paragraph 254 of the Amended Complaint.
255. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
256. The Answering Defendants deny the allegations contained in paragraph 256 of the Amended Complaint.
257. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 257 of the Amended Complaint.
258. The Answering Defendants deny the allegations contained in paragraph 258 of the Amended Complaint.
259. The Answering Defendants deny the allegations contained in paragraph 259 of the Amended Complaint.
260. The Answering Defendants deny the allegations contained in paragraph 260 of the Amended Complaint.
261. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
262. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 262 of the Amended Complaint.
263. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 263 of the Amended Complaint.

264. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 264 of the Amended Complaint.
265. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 265 of the Amended Complaint.
266. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 266 of the Amended Complaint.
267. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 267 of the Amended Complaint.
268. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 268 of the Amended Complaint.
269. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
270. The Answering Defendants deny the allegations contained in paragraph 270 of the Amended Complaint.
271. The Answering Defendants deny the allegations contained in paragraph 271 of the Amended Complaint.
272. The Answering Defendants deny the allegations contained in paragraph 272 of the Amended Complaint.
273. The Answering Defendants deny the allegations contained in paragraph 273 of the Amended Complaint.
274. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 274 of the Amended Complaint.

275. The Answering Defendants deny the allegations contained in paragraph 275 of the Amended Complaint.
276. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
277. The Answering Defendants deny the allegations contained in paragraph 277 of the Amended Complaint.
278. The Answering Defendants denies the allegations contained in paragraph 278 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
279. The Answering Defendants denies the allegations contained in paragraph 279 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
280. The Answering Defendants denies the allegations contained in paragraph 280 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
281. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 281 of the Amended Complaint.
282. The Answering Defendants deny the allegations contained in paragraph 282 of the Amended Complaint.

283. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
284. The Answering Defendants deny the allegations contained in paragraph 284 of the Amended Complaint.
285. The Answering Defendants deny the allegations contained in paragraph 285 of the Amended Complaint.
286. The Answering Defendants deny the allegations contained in paragraph 286 of the Amended Complaint.
287. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 287 of the Amended Complaint.
288. The Answering Defendants deny the allegations contained in paragraph 288 of the Amended Complaint.
289. The Answering Defendants deny the allegations contained in paragraph 289 of the Amended Complaint.
290. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
291. The Answering Defendants deny the allegations contained in paragraph 291 of the Amended Complaint.
292. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 292 of the Amended Complaint.
293. The Answering Defendants deny the allegations contained in paragraph 293 of the Amended Complaint.

294. The Answering Defendants deny the allegations contained in paragraph 294 of the Amended Complaint.
295. The Answering Defendants deny the allegations contained in paragraph 295 of the Amended Complaint.
296. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
297. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 297 of the Amended Complaint.
298. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 298 of the Amended Complaint.
299. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 299 of the Amended Complaint.
300. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 300 of the Amended Complaint.
301. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 301 of the Amended Complaint.
302. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 302 of the Amended Complaint.
303. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 303 of the Amended Complaint.
304. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.

305. The Answering Defendants deny the allegations contained in paragraph 305 of the Amended Complaint.
306. The Answering Defendants deny the allegations contained in paragraph 306 of the Amended Complaint.
307. The Answering Defendants deny the allegations contained in paragraph 307 of the Amended Complaint.
308. The Answering Defendants deny the allegations contained in paragraph 308 of the Amended Complaint.
309. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 309 of the Amended Complaint.
310. The Answering Defendants deny the allegations contained in paragraph 310 of the Amended Complaint.
311. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
312. The Answering Defendants deny the allegations contained in paragraph 312 of the Amended Complaint.
313. The Answering Defendants denies the allegations contained in paragraph 313 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
314. The Answering Defendants denies the allegations contained in paragraph 314 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the

Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.

315. The Answering Defendants denies the allegations contained in paragraph 315 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
316. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 316 of the Amended Complaint.
317. The Answering Defendants deny the allegations contained in paragraph 317 of the Amended Complaint.
318. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
319. The Answering Defendants deny the allegations contained in paragraph 319 of the Amended Complaint.
320. The Answering Defendants deny the allegations contained in paragraph 320 of the Amended Complaint.
321. The Answering Defendants deny the allegations contained in paragraph 321 of the Amended Complaint.
322. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 322 of the Amended Complaint.
323. The Answering Defendants deny the allegations contained in paragraph 323 of the Amended Complaint.

324. The Answering Defendants deny the allegations contained in paragraph 324 of the Amended Complaint.
325. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
326. The Answering Defendants deny the allegations contained in paragraph 326 of the Amended Complaint.
327. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 327 of the Amended Complaint.
328. The Answering Defendants deny the allegations contained in paragraph 328 of the Amended Complaint.
329. The Answering Defendants deny the allegations contained in paragraph 329 of the Amended Complaint.
330. The Answering Defendants deny the allegations contained in paragraph 330 of the Amended Complaint.
331. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
332. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 332 of the Amended Complaint.
333. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 333 of the Amended Complaint.
334. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 334 of the Amended Complaint.

335. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 335 of the Amended Complaint.
336. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 336 of the Amended Complaint.
337. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 337 of the Amended Complaint.
338. The Answering Defendants deny the allegations contained in paragraph 338 of the Amended Complaint.
339. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
340. The Answering Defendants deny the allegations contained in paragraph 340 of the Amended Complaint.
341. The Answering Defendants deny the allegations contained in paragraph 341 of the Amended Complaint.
342. The Answering Defendants deny the allegations contained in paragraph 342 of the Amended Complaint.
343. The Answering Defendants deny the allegations contained in paragraph 343 of the Amended Complaint.
344. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 344 of the Amended Complaint.
345. The Answering Defendants deny the allegations contained in paragraph 345 of the Amended Complaint.

346. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
347. The Answering Defendants deny the allegations contained in paragraph 347 of the Amended Complaint.
348. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 348 of the Amended Complaint.
349. The Answering Defendants denies the allegations contained in paragraph 349 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
350. The Answering Defendants denies the allegations contained in paragraph 350 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
351. The Answering Defendants denies the allegations contained in paragraph 351 of the Plaintiffs' Amended Complaint insofar as they relate or refer to the Answering Defendants. The Answering Defendants denies information sufficient to form a belief as to the balance of the allegations contained in this paragraph.
352. The Answering Defendants deny the allegations contained in paragraph 352 of the Amended Complaint.
353. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.

354. The Answering Defendants deny the allegations contained in paragraph 354 of the Amended Complaint.
355. The Answering Defendants deny the allegations contained in paragraph 355 of the Amended Complaint.
356. The Answering Defendants deny the allegations contained in paragraph 356 of the Amended Complaint.
357. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 357 of the Amended Complaint.
358. The Answering Defendants deny the allegations contained in paragraph 358 of the Amended Complaint.
359. The Answering Defendants deny the allegations contained in paragraph 359 of the Amended Complaint.
360. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
361. The Answering Defendants deny the allegations contained in paragraph 361 of the Amended Complaint.
362. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 362 of the Amended Complaint.
363. The Answering Defendants deny the allegations contained in paragraph 363 of the Amended Complaint.
364. The Answering Defendants deny the allegations contained in paragraph 364 of the Amended Complaint.

365. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 365 of the Amended Complaint.
366. The Answering Defendants incorporate, as though fully set forth herein, each and every answer set forth in the foregoing paragraphs.
367. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 367 of the Amended Complaint.
368. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 368 of the Amended Complaint.
369. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 369 of the Amended Complaint.
370. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 370 of the Amended Complaint.
371. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 371 of the Amended Complaint.
372. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 372 of the Amended Complaint.
373. The Answering Defendants deny information sufficient to form a belief as to the allegations contained in paragraph 373 of the Amended Complaint.
374. The Answering Defendant neither admits nor denies the statement in paragraph 374 of the complaint as it is a jury demand.

FIRST AFFIRMATIVE DEFENSE

The Plaintiffs' Amended Complaint fails to state a claim upon which relief may be granted.

SECOND AFFIRMATIVE DEFENSE

The Plaintiffs' Amended Complaint is barred by the Statute of Frauds.

THIRD AFFIRMATIVE DEFENSE

The Plaintiffs' Amended Complaint is barred by the Statute of Limitations.

FOURTH AFFIRMATIVE DEFENSE

The Plaintiffs' Amended Complaint is barred by the Statute of Repose.

FIFTH AFFIRMATIVE DEFENSE

The Plaintiffs' Amended Complaint is barred by the doctrine of laches.

SIXTH AFFIRMATIVE DEFENSE

The Plaintiffs' Amended Complaint is barred by the doctrine of unclean hands.

SEVENTH AFFIRMATIVE DEFENSE

The Plaintiffs' Amended Complaint is barred by the doctrine of equitable estoppel.

EIGHTH AFFIRMATIVE DEFENSE

The Plaintiffs are barred by the doctrine of res judicata.

NINTH AFFIRMATIVE DEFENSE

The Plaintiffs are barred by the doctrine of collateral estoppel.

TENTH AFFIRMATIVE DEFENSE

The Plaintiffs are barred by the doctrine of claim preclusion.

ELEVENTH AFFIRMATIVE DEFENSE

The Plaintiffs are barred by the doctrine of issue preclusion.

TWELFTH AFFIRMATIVE DEFENSE

The Plaintiffs are barred from recovery for lack of privity.

THIRTEENTH AFFIRMATIVE DEFENSE

The Plaintiffs are barred from recovery as they have failed to satisfy a necessary jurisdictional prerequisite.

FOURTEENTH AFFIRMATIVE DEFENSE

The Plaintiffs are barred from recovery by the doctrine of waiver.

FIFTEENTH AFFIRMATIVE DEFENSE

The Plaintiffs are barred from recovery by the doctrine of offer and compromise.

SIXTEENTH AFFIRMATIVE DEFENSE

The Plaintiffs are barred from recovery as they have failed to comply with the rules and regulations of the State of New York pertaining to no-fault insurance coverage.

SEVENTEENTH AFFIRMATIVE DEFENSE

The Plaintiffs are barred from recovery as any damages suffered have been recouped through subrogation.

EIGHTEENTH AFFIRMATIVE DEFENSE

The Plaintiffs are barred from recovery as any damages suffered have been passed through to insureds through the adjustment of insurance rates as reported to the New York Insurance Department.

NINETEENTH AFFIRMATIVE DEFENSE

The Plaintiffs cannot seek a Declaratory Judgment against the professional corporation as there is existing arbitration and litigation. The professional corporation's rights to choose forum under the NY No-fault Rules and Regulation cannot be abrogated by the Plaintiff instituting this action.

AS AND FOR A FIRST CROSS-CLAIM

(Against Co-Defendant Yakov Kruglyak for Contribution and Indemnification)

375. To the extent that the Court or jury finds that there has been any violation of Civil Rico pursuant to 18 U.S.C. § 1962(c) and 18 U.S.C. 1962 (d); or common law fraud, and if it is found that the Answering Defendants are liable to the Plaintiffs, Answering Defendants are entitled to common law indemnification and contribution from Defendant Yakov Kruglyak.

ANSWERING DEFENDANTS DEMAND A TRIAL BY JURY

Dated: September 10, 2021
Garden City, New York

The Answering Defendants,
YAKOV ZILBERMAN, D.C.
YAN Z. CHIROPRACTIC, P.C.
MAZ CHIROPRACTIC, P.C.
SANFORD CHIROPRACTIC, P.C.
DOS MANOS CHIROPRACTIC, P.C.
By their attorneys,
*/s/*Matthew J. Conroy
Matthew J. Conroy, Esq.
SCHWARTZ, CONROY & HACK, PC
666 Old Country Road, 9th Floor
Garden City, NY 11530

CERTIFICATE OF SERVICE

I hereby certify that on the 9th day of September 2021, Defendants served their Answer upon all counsel of record via the Court's Electronic Filing System.

By: /s/ Matthew J. Conroy
Schwartz, Conroy & Hack, PC
Counsel for Defendants
YAKOV ZILBERMAN, D.C.
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